## IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF MICHIGAN

Anne Snyder, : Civil Action No.: 1:13-cv-01021

Plaintiff,

v.

GE Capital Bank, : **DEMAND FOR JURY TRIAL** 

Defendant.

**COMPLAINT & JURY DEMAND** 

For this Complaint, the Plaintiff, Anne Snyder, by undersigned counsel, states as follows:

#### **JURISDICTION**

- 1. This action arises out of Defendant's repeated violations of the Telephone Consumer Protection Act, 47 U.S.C. § 227, *et seq.* (the "TCPA").
- 2. This Court has original jurisdiction over Plaintiff's TCPA claims. Mims v. Arrow Fin. Serv., LLC, 132 S.Ct. 740 (2012).
  - 3. Supplemental jurisdiction exists pursuant to 28 U.S.C. § 1367.
- 4. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b), in that Defendant transacts business here and a substantial portion of the acts giving rise to this action occurred here.

#### **PARTIES**

- 5. The Plaintiff, Anne Snyder ("Plaintiff"), is an adult individual residing in Grand Rapids, Michigan.
- 6. Defendant GE Capital Bank ("GE"), is a Utah business entity with an address of 6510 Millrock Drive, Suite 200, Holladay, Utah 84121.

#### **FACTS**

- 7. Within the last year, GE contacted Plaintiff by placing calls to Plaintiff's cellular phone using an automated telephone dialer system with an artificial or prerecorded voice (hereafter "Robocalls").
- 8. Each of GE's Robocalls contained a message for an individual unknown to Plaintiff. GE's Robocalls stated who they are calling for, and requests she stay on the line. Plaintiff was never connected to a live representative.
- 9. Plaintiff never supplied her cellular telephone number, and had no prior business relationship with GE. Therefore, Plaintiff never gave prior express consent to receive Robocalls from GE.

#### A. Plaintiff Suffered Actual Damages

- 10. The Plaintiff has suffered and continues to suffer actual damages as a result of the Defendants' unlawful conduct.
- 11. As a direct consequence of the Defendant's acts, practices and conduct, the Plaintiff suffered and continues to suffer from anger, anxiety and frustration.

#### COUNT I

# <u>VIOLATIONS OF THE TELEPHONE CONSUMER PROTECTION ACT – 47 U.S.C. § 227, et seq.</u>

- 12. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 13. Without prior consent the Defendants contacted the Plaintiff by means of automatic telephone calls or prerecorded messages at a cellular telephone or pager in violation of 47 U.S.C. § 227(b)(1)(A)(iii).

- 14. Plaintiff either never provided express consent to Defendant or the Creditor to call her cellular telephone number, or Plaintiff revoked her consent to be contacted by Defendant on her cellular telephone by her repeated demands to cease calling her cellular telephone.
- 15. The calls from Defendant to Plaintiff were not placed for "emergency purposes" as defined by 47 U.S.C. § 227(b)(1)(A)(i).
- 16. Each of the aforementioned calls made by Defendant constitutes a negligent or intentional violation of the TCPA, including each of the aforementioned provisions of 47 U.S.C. § 227, et. seq.
- 17. As a result of each of Defendant's negligent violations of the TCPA, Plaintiff is entitled to an award of \$500.00 in statutory damages for each call in violation of the TCPA pursuant to 47 U.S.C. § 227(b)(3)(B).
- 18. The foregoing acts and omissions of the Defendants constitute numerous and multiple violations of the Telephone Consumer Protection Act, including every one of the above-cited provisions.
  - 19. The Plaintiff is entitled to damages as a result of the Defendants' violations.

#### PRAYER FOR RELIEF

WHEREFORE, the Plaintiff prays that judgment be entered against Defendants:

- 1. Statutory damages for each violation, pursuant to 47 U.S.C. § 227(b)(3)(B) & (C);
- 2. Attorney's costs and fees; and
- 3. Such other and further relief as may be just and proper.

#### TRIAL BY JURY DEMANDED ON ALL COUNTS

Dated: September 18, 2013

### Respectfully submitted,

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